

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X Chapter 13

In re:

Richard Jagdeo

NOTICE OF MOTION

Debtor.

Docket No. 15-23118

-----X

SIRS:

PLEASE TAKE NOTICE that upon the annexed affirmation of Michael H. Schwartz a motion pursuant to Bankruptcy Code Section 329, 330 and 2016b will be made as follows:

JUDGE:

Hon. Robert D. Drain

RETURN DATE AND TIME:

September 21, 2016 at 10:00 AM

COURTHOUSE:

300 Quarropas Street
White Plains, New York 10601

RELIEF REQUESTED:

Motion for legal fees.

Dated: White Plains, New York
September 7, 2016



Michael H. Schwartz
Michael H. Schwartz, P.C.
Attorney for the debtor
One Water Street
White Plains, NY 10601
(914) 997-0071

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

X

In re:

Richard Jagdeo

Debtor

Chapter 13

15-23118

Affirmation in
Support

X

Michael H. Schwartz, an attorney duly licensed to practice in this Court, hereby affirms and says:

1. I am a principal with the firm of Michael H. Schwartz, P.C., the attorney for the debtors.

2. The Debtor filed a voluntary petition Pro Se pursuant to Chapter 13 of 11 U.S.C. §101 et. seq. on August 5, 2015.

3. I was retained on February 5, 2016 and paid entirely from the debtor's family. I filed my Notice of Appearance on February 9, 2016.

4. Loss mitigation was requested by me on behalf of Mr. Jagdeo on February 15, 2016 and again on February 25, 2016.

5. Loss Mitigation was ordered by the Court on February 29, 2016.

6. Despite all of our work, loss mitigation was terminated on September 7, 2016.

7. All time for which fees are sought are for the loss mitigation only.

8. The amounts sought herein are as follows:

For legal services

\$4,400.00

9. The time period covered by this affirmation is from February 9, 2016 through September 7, 2016. Time records and the retention agreement are attached.

10. All services were rendered by Michael H. Schwartz, P.C. at the following hourly rates:

- a) Michael H. Schwartz (MHS) \$500 per hour.
- b) Amy Radak (AR) \$165.00 per hour.
- c) Sonia Forchetti (SF) \$165.00 per hour

11. Total hours sought are 17.

MHS: 5.3.

AR: 0.

SF: 11.7.

12. The blended rate is \$258.83

13. All expenses have been waived.

14. This application conforms to the 2016(b) statement.

15. I am presently holding post-petition good faith mortgage payments in my JP Morgan Attorney Escrow account the sum of \$4,400.00 and have reduced the actual fees sought to that amount.

16. No time has been billed for this application.

17. The rates charged are the same rates charged in other cases including non bankruptcy cases handled by this office, are comparable with other law firms and in some cases lower than those firms, of comparable skill and ability in the White Plains, New York area and are lower than the rates previously been approved in this and other bankruptcy courts.

18. The time records evidencing the services rendered for which this application is sought are attached as Exhibit A.

19. I was admitted to the practice of law in 1983 and have been practicing bankruptcy law ever since, first as in house counsel for Carvel Corporation and then as in house counsel for Xerox Corporation. I am admitted to practice in the Southern, Eastern and Northern Districts of New York and in the Second Circuit Court of Appeals. I was Co-Chair of the Westchester County Bar Association, Bankruptcy and Creditors Rights Committee from 2011 to 2015 and now an active member of the Hudson Valley Bankruptcy Bar Association.

20. I am AV rated by Martindale Hubbell and Rated as a Top Attorney by New York Magazine and The New York Law Journal since 2012.

21. In 1986 I opened my own practice of law. My practice, aside from some miscellaneous work is exclusively dedicated to representing debtors in bankruptcy. I am also a sustaining member of the National Association of Consumer Bankruptcy Attorneys. I am a graduate of Max Gardner's Bankruptcy Boot Camp. I am also a graduate of Max Gardner's First Veteran's Boot Camp in Advanced Bankruptcy litigation and securitization; Max Gardner's Loan Modification Boot Camp and most recently Max Gardner's Advanced Loan Modification Boot Camp.

22. In the past my litigation has lead to several published opinions as well as articles in the New York Times and Wall Street Journal.

23. My full resume is described on www.NYLegalHelp.com.

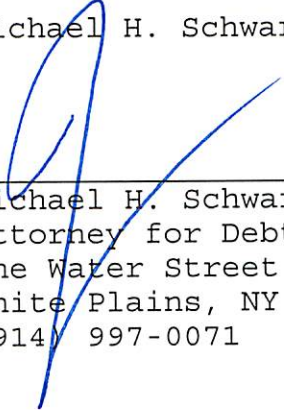
24. Amy Radak is senior paralegal with a BA in Applied Sciences Paralegal Studies from SUNY Westchester College. She has over 16 years of experience.

25. Sonia Forchetti is a senior paralegal with a BS in Paralegal Studies from Mercy College with over 22 year experience.

WHEREFORE, it is respectfully requested that this application be granted in its entirety.

Dated: White Plains, NY
September 7, 2016

Michael H. Schwartz, P.C.

by: 

Michael H. Schwartz
Attorney for Debtor
One Water Street
White Plains, NY 10601
(914) 997-0071

*** * * * Return this copy * * * ***

MICHAEL H. SCHWARTZ, P.C.

ATTORNEYS AT LAW

ONE WATER STREET
WHITE PLAINS, NEW YORK 10601

www.NYLegalHelp.com

TELEPHONE: 914 997-0071
FAX: 914 997-0536

EMAIL: michael@NYLegalHelp.com

February 5, 2016

Richard Jagdeo
12 Laurie Road
Cortlandt Manor, NY 10567

File No. 36876
Legal Matter: Chapter 13

1. Our Services to You:

I will file a Notice of Appearance in your pending Chapter 13 case; review and correct as necessary all documents filed by you; attend the 341 meeting with you on February 19, 2016, file a request for Loss Mitigation to stop the lift stay motion; file an objection to the trustee's motion to dismiss; assist you in getting all of the necessary documents requested by the trustee in his motion to dismiss; propose an amended Chapter 13 plan; attend the Confirmation hearing, hearing on motion to lift stay and motion to dismiss with you on February 24, 2016.

In preparing your case and in your representation I will be assisted by non lawyer staff under my supervision. Your case will be assigned to a paralegal case manager who will be available to answer all questions about your case, but cannot give you legal advice. The paralegal case manager is supervised by Michael Schwartz.

Our preferred means of communication with you is by email. If you have any questions please send me an email. If the question is too long to respond to in an email, I will set an office meeting with you. All notices will only be emailed to you unless you do not have an email address in which case we will use the Postal Service.

2. Fees & Expenses:

Legal Fees: As advertised, your legal consultation was free.

Under the bankruptcy code, your income, expenses, debts, assets and anticipated time spent involved in your case is used to determine the legal fee. The legal fee quoted is \$6,000.00 including all discounts and is fully earned upon filing the case.

3. The following section only applies if this agreement is canceled:

You have the right to discontinue our services at any time before I file my Notice of Appearance in your case as your attorney. If you cancel this agreement or if your case is closed because you do not comply with the payment plan you will be entitled to a refund of any money paid less the following: All time spent on your case after the initial consultation at the following hourly rates. Michael H Schwartz: \$500 per hour; Amy Radak or Sonia Forchetti (senior paralegals): \$165 per hour; paralegals: \$125 per hour; administrative assistants or other staff employees): \$95 per hour. You will be charged for all time incurred including telephone calls, scanning documents, filing, answering telephone calls etc. Time entry that you will be billed for is rounded up to the nearest 1/10 of an hour of time spent.

In addition, any refund will also be reduced by \$200 per month for each month from the date you retained us to the date that your case is closed as our fee for being available to you and for accepting all calls from creditors, collection agents or attorneys.

In no event will you be charged or be responsible for more than the money you have paid prior to the filing of your case.

4. There is no additional legal fee or expense unless agreed to in advance except as set forth below.

5. Special Notes:

1. When a creditor sues you they may get a judgment against you. If you own real estate or a coop, a judgment is a lien. Filing bankruptcy does not automatically remove liens from property. In a Chapter 7 case, we must be separately retained to file a motion or commence a separate proceeding. There is an additional fee for this service. In a Chapter 13 case, this is part of our services. Not all liens may be removed.

2. When your case is filed with the Court, you must make all mortgage, secured loan and lease payments for any property you intend to keep even if you don't receive invoices. In Chapter 13

cases you must begin making the plan payments to the trustee.
There are no exceptions.

3. You MUST continue to pay your car loan or lease or you will lose your car even if you don't receive invoices.

4. Unless stated above under Fees and Expenses, the entire legal fee and all expenses must be paid before the case is filed.

5. In the unlikely event a creditor or the case trustee or United States Trustee sues you to challenge your filing, or prevent your discharge, or the dischargeability of one or more of your debts, dismiss your case or seeks to examine you under oath at what is known as a 2004 examination, we must be separately retained to represent you or you will have to represent yourself.

6. In the unlikely event that the trustee sues you to turn over assets that he or she claims entitlement to we must be separately retained to represent you or you will have to represent yourself.

7. This agreement does not cover any appeals. If a decision is rendered by the Court and it is not in your favor or you otherwise want to appeal it you must either enter into a new and separate agreement or hire a new attorney or represent yourself.

8. In the event that you decide to change chapters in bankruptcy after your case is filed, the fee to do so is not included in this agreement and must be agreed to and paid in advance.

9. If your case is not filed in White Plains, I may hire an attorney at my expense that will be familiar with your file to attend the meeting of creditors or confirmation hearings. I remain fully responsible for your case and in the event any issues arise at the meeting or hearings I will resolve them.

10. If you pay us by check and the check is returned by the bank for any reason, you will be billed \$30 to cover the bank's fee and our time in processing the returned check.

11. Not all debts are dischargeable. For example, if you own a condominium, cooperative or a lot in a homeowners association, for as long as you have legal, title or equitable ownership, which does not end upon filing bankruptcy, you will become liable for any future fees or assessments or dues.

12. Mortgage Loan Modifications. As discussed, the Bankruptcy Court has a mortgage loan modification program called "Loss Mitigation." The cost for us to attempt to modify your mortgage is paid through the required plan payments that would otherwise go to your creditors that you must make in order to be in a Chapter 13 case or that we are holding on your behalf for

the lender.

The fee for this work will be billed as follows: Michael H Schwartz: \$500 per hour; Amy Radak (or Sonia Forchetti senior paralegals): \$165 per hour; paralegals: \$125 per hour; administrative assistants or other staff employees: \$95 per hour. You will be charged for all time incurred including telephone calls, scanning documents, filing, answering telephone calls etc. Time entry that you will be billed for is rounded up to the nearest 1/10 of an hour of time spent. We will make an application to the court for approval of the payment of these fees.

13. Retention of Professionals. Sometimes a case involves one or more legal matters that are not part of a standard bankruptcy case and requires the retention of one or more non bankruptcy professionals. A good example is if you have an injury or other claim and need a lawyer to pursue it or if you have real estate (including your home) and need a realtor to sell it. I am required by law to seek court approval for the retention of the professional as well as any results obtained by the professional. I may also need to assist the professional or you in those matters.

The fee for this work will be billed as follows: Michael H Schwartz: \$500 per hour; Amy Radak (or Sonia Forchetti senior paralegals): \$165 per hour; paralegals: \$125 per hour; administrative assistants or other staff employees: \$95 per hour. You will be charged for all time incurred including telephone calls, scanning documents, filing, answering telephone calls etc. Time entry that you will be billed for is rounded up to the nearest 1/10 of an hour of time spent. We will make an application to the court for approval of the payment of these fees.

14. Objections to Plan. You can expect routine objections to your plan because the initial plan is based on the amount of debts and assets that have been approximated as best we could from the information that you provided to us. There is no charge for defending these objections.

However, in the unusual event where an objection or Proof of Claim is filed that exceeds the Chapter 13 limits or alleged malpractice, breach of fiduciary duty or other non standard objections, the fee for this work will be billed as follows: Michael H Schwartz: \$500 per hour; Amy Radak (or Sonia Forchetti senior paralegals): \$165 per hour; paralegals: \$125 per hour; administrative assistants or other staff employees: \$95 per hour. You will be charged for all time incurred including telephone calls, scanning documents, filing, answering telephone calls etc. Time entry that you will be billed for is rounded up to the nearest 1/10 of an hour of time spent. We will make an application to the court for approval of the payment of these

fees.

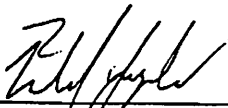
6. Our Understanding Regarding Your Representation:

In representing you we promise to do our best on your behalf. This agreement contains our complete understanding and all promises and statements regarding your representation. If correct, please sign below to indicate your understanding, approval and agreement and that you have also received documents entitled "The following information is required to be provided to you by law."



Michael H Schwartz, P.C.
By Michael H. Schwartz, Pres.

Please sign below and return this fully executed agreement.



Richard Jagdeo

02/05/2016

Michael H. Schwartz, P.C.
Attorneys At Law
One Water Street
White Plains, NY 10601
(914) 997-0071
www.NYLegalHelp.com

To: Richard Jagdeo

12 Laurie Road
Cortlandt Manor, NY 10567

Invoice Date: September 7, 2016

Invoice No.: 43770

Re: Case Type: Chapter 13
Case No.: 36876
Case Name: Jagdeo, Richard

<u>Date</u>	<u>Staff</u>	<u>Code</u>	<u>Description</u>	<u>Hours</u>	<u>Rate</u>	<u>Amount</u>
2/11/2016	SF	LOSS	researched cty clerk online and printed judgments liens, deed and mortgages	0.50	\$165.00	\$82.50
2/11/2016	SF	LOSS	drafted Loss Mit Request by Debtor for mhs	0.20	\$165.00	\$33.00
2/13/2016	MHS	LOSS	rev Loss Mit App as prepared	0.20	\$500.00	\$100.00
2/15/2016	SF	LOSS	drafted Affidavit of Service for Loss Mit Request by Debtor	0.10	\$165.00	\$16.50
2/15/2016	SF	LOSS	ECF'd loss mit req by debtor filed and aff of svc	0.20	\$165.00	\$33.00
2/25/2016	MHS	LOSS	re ECFd loss mit req; prep Loss mitigation order; emailed same to chambers	0.50	\$500.00	\$250.00

2/26/2016	MHS	LOSS	reviewed incoming LM cred aff	0.20	\$500.00	\$100.00
2/29/2016	MHS	LOSS	reviewed incoming LM order	0.20	\$500.00	\$100.00
3/01/2016	SF	LOSS	prep email to client with Re:loss mitigation affidavit	0.10	\$165.00	\$16.50
3/01/2016	SF	LOSS	t/c to client to make appointment and come in to meet with SF	0.10	\$165.00	No Charge
3/01/2016	SF	LOSS	t/c to client to make appointment and come in to meet with SF	0.10	\$165.00	No Charge No Charge
3/05/2016	SF	LOSS	reviewed incoming email from client asking if his wife needs to fill out forms	0.10	\$165.00	\$16.50
3/07/2016	SF	LOSS	email to client that wife needs to fill out forms if she in on mortgage	0.10	\$165.00	\$16.50
3/07/2016	SF	LOSS	reviewed incoming Corrected Creditor Non Borrow Release Autho & Dodd Certification from OC	0.10	\$165.00	\$16.50
3/07/2016	SF	LOSS	drafted email to client with Corrected Non Borrower Credit Release Autho and Dodd Certification	0.10	\$165.00	\$16.50
3/07/2016	SF	LOSS	drafted email to client re getting new Dodd-Frank Certification with correct name on it	0.10	\$165.00	\$16.50

3/10/2016	SF	LOSS	resent via email to client Corrected Non Borrower Credit Release Autho and Dodd Certification	0.10	\$165.00	\$16.50
3/17/2016	MHS	LOSS	reviewed status of LM	0.10	\$500.00	\$50.00
3/17/2016	SF	LOSS	t/c to client to make appointment and come in to meet with SF	0.10	\$165.00	\$16.50
3/17/2016	SF	LOSS	drafted email to client to set up an initial Loss Mitigation appt	0.10	\$165.00	\$16.50
3/17/2016	SF	LOSS	email to client re making appt to come in	0.10	\$165.00	\$16.50
4/07/2016	SF	LOSS	t/c to client re coming in for his loss mitigation pkg	0.10	\$165.00	\$16.50
4/08/2016	SF	LOSS	Re: Jagdeo Loss Mitigation-contact our office asap re LM	0.10	\$165.00	\$16.50
4/08/2016	SF	LOSS	reviewed incoming email from OC Re: Jagdeo - Loss Mitigation	0.10	\$165.00	\$16.50
4/08/2016	SF	LOSS	reviewed incoming email from client Re: Jagdeo - Loss Mitigation	0.10	\$165.00	\$16.50
4/08/2016	SF	LOSS	reviewed incoming signed Re: Dodd-Frank Certification	0.10	\$165.00	\$16.50

4/11/2016	SF	LOSS	reviewed incoming Re: Jagdeo Loss Mitigation-contact our office asap	0.10	\$165.00	\$16.50
4/11/2016	SF	LOSS	drafted email to client to see if he got my email. RE: Jagdeo Loss Mitigation-contact our office asap	0.10	\$165.00	\$16.50
4/12/2016	SF	LOSS	telephone conversation with clre Questions Loss Mitigation case	0.10	\$165.00	\$0.00
4/14/2016	MHS	LOSS	prep email to cl re Loss Mitigation post mortgage pmts	0.10	\$500.00	\$50.00
4/14/2016	MHS	LOSS	reviewed incoming email fr OC re docs needed for Jagdeo Modification	0.10	\$500.00	\$50.00
4/14/2016	SF	LOSS	email to client if he is still coming in RE: Jagdeo- appointment today	0.10	\$165.00	\$16.50
4/14/2016	SF	LOSS	prepped email to client that he missed his appt again - Loan Modification/Loss Mitigation	0.20	\$165.00	\$33.00
4/14/2016	SF	LOSS	Voicemail Message (Cell Phone NY > SForchetti) From:8454905885 from client	0.10	\$165.00	\$16.50
4/14/2016	SF	LOSS	t/c from ex-wife who wanted to know what she would be liable for	0.20	\$165.00	\$33.00

4/14/2016	SF	LOSS	t/c to client re coming today for LM app	0.10	\$165.00	\$16.50
4/14/2016	SF	LOSS	reviewed incoming email from client re his ex wife calling SF	0.10	\$165.00	\$16.50
4/14/2016	SF	LOSS	reviewed incoming email from client Jagdeo-faxing or emailing docs	0.10	\$165.00	\$16.50
4/16/2016	MHS	LOSS	reviewed and replied to email fr cl re stat of info till needed for LM; failure to attend our scheduled office meeting to review the application and his best responses.	0.30	\$500.00	\$150.00
4/16/2016	SF	LOSS	reviewed incoming email from client to mhs that he cannot come in on April 18	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	reviewed incoming email from client canceling TODAY'S APPT 10.00 AM	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	reviewed incoming Voicemail Message (Cell Phone NY > SForchetti) From:8454905885 from client canceling April 18th appt	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	drafted text to client : Got your voicemail and email. Can you come in Wed at 10 am? Sonia	0.20	\$165.00	\$33.00
4/18/2016	SF	LOSS	prepared email to oc that we will send info to oc	0.10	\$165.00	\$16.50

4/18/2016	SF	LOSS	reviewed incoming status email from oc re Jagdeo loss mit docs	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	reviewed incoming Voicemail Message (Cell Phone NY > SForchetti) From:8454905885 from client	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	Scan - Residential Lease agreement	0.10	\$165.00	\$16.50
4/18/2016	SF	LOSS	Scan - bank statements	0.10	\$165.00	\$16.50
4/20/2016	MHS	LOSS	telephone conversation with cl re loss mitigation appt	0.10	\$500.00	\$50.00
4/20/2016	SF	LOSS	reviewed incoming email fr cl: from client : ok that he will come in wed April 20 @ 10 am	0.10	\$165.00	\$16.50
4/21/2016	SF	LOSS	prepared: Contributor Affidavit for Philip Jagdeo, brother	0.20	\$165.00	\$33.00
4/21/2016	SF	LOSS	prepared email to client enclosing Contributor Affidavits	0.20	\$165.00	\$33.00
4/21/2016	SF	LOSS	reviewed incoming email from client asking if I sent contributor affidavits LOSS MITIGATION CASE: RICHARD JAGDEO	0.10	\$165.00	\$16.50
4/21/2016	SF	LOSS	prepared letter re: Please fill out attached credit release form and send to me. thanks	0.10	\$165.00	\$16.50

4/21/2016	SF	LOSS	prepared: Contributor Affidavit of Maria Ferreira, sister	0.20	\$165.00	\$33.00
4/25/2016	SF	LOSS	reviewed incoming email from Ms. Ross RE: Jagdeo Loss Mitigation/Loan Mod	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	reviewed incoming email from Gladys FW: Jagdeo	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	reviewed incoming email from Gladys asking for me to send her loan mod papers	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	Debtor's Affidavit made changes	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	Scan - Debtor's Loss Mitigation Affidavit	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	email to oc serving them with Debtor's Loss Mitigation Affidavit w attachments	0.20	\$165.00	\$33.00
4/25/2016	SF	LOSS	reviewed incoming Automatic reply: Debtor's Loss Mitigation Affidavit w attachments	0.10	\$165.00	\$16.50
4/25/2016	SF	LOSS	drafted Debtor's Affidavit	0.40	\$165.00	\$66.00
4/25/2016	SF	LOSS	email to ex wife Ms Ross with Loan Modification Documents for review	0.20	\$165.00	\$33.00

4/26/2016	MHS	LOSS	prep for LM stat conf	0.30	\$500.00	\$150.00
4/26/2016	SF	LOSS	reviewed incoming reminder email from Gladys to send Form 4506	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	t/c from Gladys has questions about fee for loss mit if any	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	reviewed incoming email from Gladys with docs RE: 36876 Jagdeo/Ross Modification	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	reviewed incoming email from Gladys with docs needed 36876 Jagdeo Modification	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	prepared email to client RE: 36876 Jagdeo/Ross Modification	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	created Status Report	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	prepared email to client re getting me all pages of bank stmts	0.20	\$165.00	\$33.00
4/26/2016	SF	LOSS	prepared email to client re information needed asap sent on 4/25/16	0.20	\$165.00	\$33.00
4/26/2016	SF	LOSS	email to Gladys that I sent 4506 form	0.10	\$165.00	\$16.50
4/26/2016	SF	LOSS	Scan - blank 4506 t Form	0.10	\$165.00	\$16.50

4/26/2016	SF	LOSS	prepared email to client with 4506 T From for Tax Transcript	0.20	\$165.00	\$33.00
4/27/2016	MHS	LOSS	review and reply to email from client re: increasing income with poss new job prospect for LM	0.20	\$500.00	\$100.00
4/27/2016	MHS	LOSS	loss mit stat conference	1.00	\$500.00	\$500.00
6/02/2016	MHS	LOSS	tel call cl on cell; vm full	0.10	\$500.00	No Charge No Charge
6/02/2016	MHS	LOSS	prep email to cl re Loss Mitigation Status of Your case	0.20	\$500.00	\$100.00
6/04/2016	MHS	LOSS	reviewed incoming email fr cl responding to my email req info on LM	0.10	\$500.00	\$50.00
6/29/2016	MHS	LOSS	reviewed incoming email fr OC re add docs needed	0.20	\$500.00	\$100.00
7/13/2016	MHS	LOSS	loss mit stat conference	0.50	\$500.00	\$250.00
7/19/2016	SF	LOSS	Scan - Rosicki letter for outstanding docs dated June 29, 2016	0.10	\$165.00	\$16.50
7/20/2016	SF	LOSS	email to client re: Please see attached letter of outstanding documents required if he plans to continue with loss mit	0.20	\$165.00	\$33.00

7/21/2016	SF	LOSS	reviewed incoming Please see attached letter of outstanding documents required	0.10	\$165.00	\$16.50
7/21/2016	SF	LOSS	reviewed incoming RE: Please see attached letter of outstanding documents required	0.10	\$165.00	\$16.50
7/21/2016	SF	LOSS	email to client w attached letter of outstanding documents required	0.20	\$165.00	\$33.00
7/21/2016	SF	LOSS	reviewed incoming email see attached letter of outstanding documents required	0.10	\$165.00	\$16.50
7/26/2016	SF	LOSS	Scan - 2015 Tax Return Extension	0.10	\$165.00	\$16.50
7/26/2016	SF	LOSS	P&L statements	0.10	\$165.00	\$16.50
7/26/2016	SF	LOSS	office meeting with client to go over loan mod papers	0.30	\$165.00	\$49.50
7/26/2016	SF	LOSS	prep email to oc with 2014 Tax Return, bank statements; 2015 tax ret extension RMA application	0.20	\$165.00	\$33.00
8/25/2016	SF	LOSS	prep email to client with new RMA Jagdeo-need new info asap.	0.20	\$165.00	\$33.00
8/25/2016	SF	LOSS	reviewed incoming email from oc with new RMA to fill out	0.10	\$165.00	\$16.50

8/29/2016	SF	LOSS	prep tec to client to check your email need info by tomorrow. I will be in around 12, call first-Sonia	0.20	\$165.00	\$33.00
8/30/2016	SF	LOSS	prep email to client re Information needed asap	0.20	\$165.00	\$33.00
8/30/2016	SF	LOSS	reviewed incoming Jagdeo- Ross Tax returns 2013 & 2014 from client	0.10	\$165.00	\$16.50
8/30/2016	SF	LOSS	reviewed incoming Jagdeo- Ross 2015 Ross Tax Returns	0.10	\$165.00	\$16.50
8/30/2016	SF	LOSS	reviewed incoming missing Ross hardship pages	0.10	\$165.00	\$16.50
8/30/2016	SF	LOSS	prep email to ex wife Gladys Ross re Jagdeo- loss mitigation information needed	0.20	\$165.00	\$33.00
8/30/2016	SF	LOSS	Information needed asap	0.00	\$165.00	\$0.00
8/31/2016	SF	LOSS	prep email to oc with Jadgeo, Richard - docs form ex wife Gladys Ross re loss mit	0.20	\$165.00	\$33.00
9/06/2016	SF	LOSS	reviewed incoming email from client that he was coming in 8/31 @ 9am NO SHOW	0.10	\$165.00	\$16.50
9/06/2016	SF	LOSS	prep file for Court for MHS tomorrow	0.20	\$165.00	\$33.00

9/06/2016	SF	LOSS	t/c to client re info needed he was a no show on 8/30	0.10	\$165.00	\$16.50
9/07/2016	MHS	LOSS	loss mit stat conference	1.00	\$500.00	\$500.00

Total New Charges - Legal Fee

\$4,564.00

Total New Charges

\$4,564.00